



## Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact [support@jstor.org](mailto:support@jstor.org).

One of the interesting features of the fire loss in 1889 is the falling off in the number of fires attributed to defective flues. Perhaps the remarkably mild weather of the past winter explains this phenomenon. During the winter months defective flue fires are of frequent occurrence, especially in the coldest weather. In an unusually mild winter — such, for example, as the winter of 1889-90 — the defective flue hazard is probably considerably lessened.

At this moment there are no causes of fires which are being more closely studied than electric wires and lights. Within four years the value of the property annually destroyed by electric wires and lights has risen from less than one-half million dollars to more than five and one-half million dollars. During the year 1889 electric wires were charged with their first great conflagration, viz., the Kingston Street fire in Boston, Mass., on November 28, 1889.

In the fifteen years during which *The Chronicle* has kept its careful record of fires *one thousand three hundred and sixty-five million dollars'* worth of property has been destroyed by fire in the United States. The magnitude of this sum is almost beyond comprehension. Through the system of fire insurance the people have taxed themselves to relieve the misfortunes of the direct sufferers, and have repaid to the latter in this manner nearly *seven hundred and sixty-nine million dollars*. The loss of the remaining five hundred and ninety-six millions was borne by those whose property went up in smoke without succor of any kind. How many hundreds of these millions were destroyed by criminal fires, how many hundreds of millions by a carelessness that was akin to criminality, how many hundreds of millions by a careless and ignorant construction cannot be precisely stated. Most fire underwriters would probably consider an estimate that one-fifth of this great property loss in fifteen years, or about two hundred and seventy-five million dollars, was caused by incendiarism and arson, as far below the fact. Yet, on the basis of the apparent percentage of incendiarism in 1889, much more than two hundred and seventy-five million dollars of property values were consumed in the United States within a period of fifteen years by the torch of the incendiary.

---

#### NEW FRENCH MORTALITY TABLES.

---

In the Economic Section of the "World's Fair," held at Paris last year, were exhibited two important tables of mortality. These are the joint production of the four French companies, Assurances Générales, Union, Notionale, and Phénix. The preparation of these tables must be regarded as an event of great importance in the history of vital statistics. We are not aware that anything on the same scale has ever before been attempted in France, and offer our sincere congratulations to the life assurance world across the channel on this their recent achievement. The tables are two in number. The first

of them represents the mortality which has been experienced among the annuitants of seven companies, namely, the Caisse Paternelle, Urbaine and Monde, and the four companies which have been associated in the preparation of these statistics. To designate this table, the symbol R F (Rentiers Français) is employed. The observations embrace the experience of the seven companies from 1819 to 1878 (should this be 1888 ?), and it will be useful to set before our readers a few figures for the purpose of comparing the extent of the observations with those on which Mr. Finlaison's government annuity tables of 1883 are based. The total number of lives under observation is 40,328, of whom 16,927 are men and 23,401 women. The men have supplied 149,377 years of life and the women 227,370. Mr. Finlaison's tables relate to 10,929 men and 19,859 women, so that in France the proportion of male to female annuitants is decidedly greater than in England; at any rate, if the comparison of the R F with the government table of 1883 is a fair one. In the English table the number of years of life is decidedly greater in proportion to the number of lives observed. The second table relates to the lives assured in the four associated companies under policies written between the years 1819 and 1888, and a comparison is instituted between this experience and that of the institute of actuaries' experience, healthy males and females combined. This second table is denoted by A F (Assurés Français). 229,143 lives are included in the observation of the A F table, being about fifty per cent in excess of the lives included in the institute of Actuaries HMF. Of the French lives about one-quarter are women. With the assured lives, as with the annuitants above referred to, we find that the average duration of the observation per life is decidedly greater in the English table than in the French. While in the French table of assured lives the total number of years of life is 1,790,783, as compared with 1,350,762 in the English table; yet, on the other hand, the deaths in the French table — namely, 22,621 — are 1,235 less than in the English table. This is a somewhat curious result, and perhaps has its origin in the fact that in France the average age at entry is less than in England.

We are informed in a short preface to the pamphlet containing the tables that the rates of mortality have been obtained by a double adjustment after Woolhouse's method. These researches, conducted under the auspices of the four French companies into the mortality prevailing among the French annuitants and assured lives, are not complete. In the present publication we have merely given the rates of mortality of the lives taken as a whole, and in the table of annuitants there is no separation of male and female lives. On completion of the work now in progress, having for its object the determination of the mortality, as affected by the duration of the contracts, the complete results will be published, together with a detailed description of the methods on which the investigation has been conducted. These tables will, no doubt, prove of great interest for the life assurance world, and their publication will be eagerly awaited by British actuaries.—*The Insurance Record*, London.